



**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**In re Application of:** Goldberg, et al.

**Docket No.:** BARR0011

**Serial No.:** 10/761,686

**Art Unit:** 3624

**Filed:** 1/20/2004

**Examiner:** Unknown

**Title:** Method and Apparatus for an Incomplete Information Model of Credit Risk

**Date:** June 30, 2004

Commissioner of Patents  
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**ASSOCIATE POWER OF ATTORNEY**

Sir:

The undersigned attorney of record in the subject patent application hereby grants an Associate Power of Attorney to the following to prosecute this application and to transact all business in the Patent Office connected therewith.

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